



## *Building Stronger and Safer*

## **Flood Mitigation Assistance Program**

<http://www.fema.gov/fima/fma.shtm>

*FEMA's Flood Mitigation Assistance program (FMA) provides funding to States and communities for measures that reduce or eliminate the long-term risk of flood damage to buildings, manufactured homes, and other structures insurable under the National Flood Insurance Program (NFIP). The program provides grants for mitigation planning, projects, and technical assistance, with a goal of reducing claims under the NFIP.*

### **A focus on repetitive loss properties**

A priority of the FMA Program is to fund flood mitigation activities that reduce the number of repetitive loss structures insured by the NFIP. Repetitive loss structures are those that have sustained two or more losses, each exceeding \$1000, within a ten year period. FEMA encourages States and communities to develop plans that address repetitive loss properties.

The States serve as program administrators. They set mitigation priorities, provide technical assistance to communities applying for FMA funds, evaluate applications, and work with FEMA to approve grants and award funds to communities.

### **Three types of grants available**

The FMA Program offers three types of grants to States and NFIP communities:

**Planning grants** are used to assess flood risks and developing plans for reducing the risks.

**Project grants** are used to implement measures that reduce flood losses to NFIP-insured properties. Such activities include:

- Elevating structures in high-risk flood areas.
- Acquiring (and either demolishing or relocating) buildings in high-risk flood areas and returning the property to open space. Property owners are never forced to sell their property. Acquired land is owned by the community, and restricted to open space in perpetuity.

Mitigation projects must be cost-effective and technically feasible. They must be consistent with NFIP floodplain management regulations and applicable environmental laws and regulations. They must also comply with the local flood mitigation plan.

**Technical Assistance grants** help States and communities develop viable FMA applications and implement projects.

### **FMA funding subject to Congressional appropriation**

FMA funding is provided through State allocations through the National Flood Insurance Fund. FEMA may contribute up to 75 percent of the total costs for eligible activities. At least 25 percent of the total costs must be provided by a non-Federal source, of which no more than half can be in-kind contributions from third parties.